GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2403
ANSWERED ON:11.03.2016
Home Loan to North Eastern States
Mondal Shri Sunil Kumar

Will the Minister of FINANCE be pleased to state:

(a) whether the public/private sector banks are providing home loans to their customers in North Eastern States;
(b) if so, the details thereof;
(c) whether the Government has any proposal to open more bank branches for the said areas and if so, the details thereof; and
(d) the steps taken/being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance

(a) & (b): Yes, Madam. Details of the banks group-wise home loan to North Eastern States during the last three years is at Annex.

(c) & (d): To promote the objective of financial inclusion and to enhance the penetration of banking in rural and semi urban area, general approval has been granted by Reserve Bank of India (RBI) to domestic Scheduled Commericial Banks (other than Regional Rural Banks) to open branches in Tier 2 to Tier 6 centres (with population upto 99,999) and in rural, semi-urban and urban centres in North-Eastern States and Sikkim without having the need to take permission from RBI in each case, subject to reporting.

As on 30/09/2015, 3562 bank branches have been opened in North Eastern States, including Sikkim.

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